STATE OF ARIZONA

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DEPARTMENT	OF	INSURANCE

DEPT OF INSURANCE

In the Matter of:)
HURTADO, CYNTHIA LOUISE) No. 10A-106-INS)
(License number #938531) (NPN #13173182)) CONSENT ORDER)
Respondent)

The State of Arizona Department of Insurance ("Department") has received evidence that Cynthia Louise Hurtado has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter without the commencement of forma! proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Cynthia Louise Hurtado ("Respondent") is, and was at all material times licensed as a resident accident/health and life producer, Arizona license number 938531 which expires June 30, 2012.
- Respondent's mailing, business and residence addresses of record with the 2. Department are: c/o Primerica, 1481 N. Eliseo Felix Jr. Way, Suite 220, Avondale, Arizona 85323 (business and mailing); 21769 N. Allen Ct., Maricopa, Arizona 85238 (residence).
- 3. On or about February 20, 2009, the Department issued to Respondent an insurance license as a resident accident/health and life producer, Arizona license number 938531.
- 4. On July 29, 2009, the Department notified Respondent by mail at her business/mailing address of record that her fingerprint card had been processed and returned by the Arizona Department of Public Safety (DPS) as illegible. The Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before August 28, 2009.

- 5. On November 24, 2009, the Department notified Respondent a second time by mail at her residence address of record that it was about to initiate an administrative action against her license for failure to comply with the fingerprint requirement. The Department requested a response by December 31, 2009.
- 6. To date, Respondent has not submitted a full set of fingerprints to the Department.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes the violation of the requirement that an applicant submit a full set of fingerprints to the Department within the meaning of A.R.S. § 20-285(F)(2).
- 3. Respondent's conduct as described above constitutes providing incomplete information in the license application within the meaning of A.R.S. § 20-295(A)(1).
- 4. Respondent's conduct as described above constitutes the violation of any provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of A.R.S.§20-295(A)(2).
- 5. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

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ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent may surrender her insurance producer license, Arizona license number **938531**.

DATED AND EFFECTIVE this 9th day of November 2010.

CHRISTINA URIAS Director of Insurance

CONSENT TO ORDER

- 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits to the jurisdiction of the Director of Insurance, State of
 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
 Conclusions of Law and Order.
- 3. Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to her to induce her to enter into this Consent Order and that she has entered into this Consent Order voluntarily.
- Respondent acknowledges that the acceptance of this Consent Order by the
 Director is solely to settle this matter against her and does not preclude any other agency,

1	officer, or subdivision of this state including the Department from instituting civil or criminal
2	proceedings as may be appropriate now or in the future not related to this matter.
3	6. Respondent acknowledges that this Consent Order is an administrative action
4	that the Department will report to the National Association of Insurance Commissioners
5	(NAIC). Respondent further acknowledges that she must report this administrative action to
6	any and all states in which she holds an insurance license and must disclose this
7	administrative action on any license application.
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9	Willia Calling the Co
10	Date Cynthia Louise Hurtado, Arizona License # 938531
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14	COPIES of the foregoing mailed/delivered this <u>loth</u> day of <u>November</u> , 2010, to:
15	Cynthia Louise Hurtado 5330 S. Farmer Ave.
16	Tempe, Arizona 85283 Respondent
17	
18	Mary E. Kosinski, Exec. Assistant for Regulatory Affairs Catherine M. O'Neil, Consumer Legal Affairs Officer
19	Steven Fromholtz, Licensing Supervisor Department of Insurance
20	2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
21	
22	Juney Buston
23	Curvey Walters Burton